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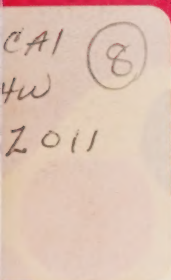
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Are You Approaching 65?

A Retirement Pension Guide for You



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Introduction

The Government of Canada's Income Security Programs, funded with your tax dollars or through direct premiums, offer Canadians a wide range of financial benefits. All of these programs are administered by Health and Welfare Canada. They are designed to assist parents, senior citizens, disabled persons and their children, and the surviving dependents of Canada Pension Plan contributors.

This booklet has been prepared to help you determine whether you are eligible for pension benefits, and to assist you in applying for those benefits.

What Are These Benefits?

The *Old Age Security Pension* is a monthly payment for anyone 65 or older who has lived in Canada for the required period.

The Canada Pension Plan *Retirement Benefit* is a monthly payment provided to anyone 65 or older who has contributed to the Plan. The amount you receive is based on your earnings. You do not have to stop working to receive the Retirement Benefit.

How Much Will You Receive?

Benefits are adjusted regularly relative to the cost of living. Consult the Benefit Rate Guide for the most recent figures. A copy can be obtained from your nearest Income Security Programs office.

Old Age Security

How Do You Qualify for Old Age Security?

To be eligible for the pension a person must be at least 65 years of age, have Canadian legal residence status and meet residence requirements.

Age: A birth or baptismal certificate is acceptable. If it is impossible to obtain either of these, contact the nearest Income Security Programs office for a list of other acceptable documents. You will find the address and telephone number in your telephone directory. You should apply for Old Age Security at least 6 months before your 65th birthday so that all details can be finalized before your first payment is due.

Legal Canadian Residence: Legal residence is usually established by being a Canadian citizen, a landed immigrant, or by having a visitor's permit. Those who have lived abroad as members of the Canadian Armed Forces or as employees or representatives of the Canadian government are usually considered residents of Canada even while they are out of the country.

There are other factors which determine whether a person has lived in Canada long enough to receive either full or partial Old Age Security. It is important to read the following guidelines carefully.

Do You Qualify for a Full Pension?

You will qualify for a full pension, upon reaching age 65, if you have lived in Canada for periods totalling 40 years since your 18th birthday, or if you have lived in Canada for 10 years immediately before you apply.

Others may also qualify for a full pension under certain conditions. If you have lived in Canada for at least one full year before your application is approved and if you lived in Canada for the required time after your 18th birthday, you may be eligible. The method for calculating this particular residence requirement can be complicated. We suggest that you contact your nearest Income Security Programs office; a member of the staff will be pleased to go over your residence history and explain your position to you.

Do You Qualify for a Partial Pension?

If you do not meet the above residence requirements, you may still qualify for a partial pension. The minimum requirement is 10 years of residence in Canada after your 18th birthday. Each complete year of residence in Canada after age 18 entitles you to $\frac{1}{40}$ th of the full pension up to a maximum of 40 years.

The amount of partial pension you receive is based only on the number of years you were a resident of Canada before making the application. It will not increase even if you continue living in Canada after that time.

A former resident of Canada with at least 20 years of prior residence in Canada after age 18 is entitled to receive a partial pension without returning to Canada.

Do You Have All the Facts? Consult This Checklist

- Proof of age is required. If neither a birth nor baptismal certificate is available, contact your nearest Income Security Programs office for a list of other acceptable proof.
- Apply 6 months before your 65th birthday even if the required documentation is not immediately available.
- If you are unable to apply because of illness or infirmity, the application may be made on your behalf.
- You have the right to appeal any decision made concerning your application.
- The benefit may be paid retroactively for up to 12 months once your application is approved.
- You may be eligible to receive your pension even if you are not at present living in Canada.
- This pension is adjusted every three months to compensate for increases in the cost of living.
- Old Age Security benefits are subject to Income Tax. You may request that specific amounts be deducted from your monthly payments for tax purposes.
- Canada has signed reciprocal Social Security agreements with some countries. You may be able to include the time you lived in those countries to meet the residence requirements. Consult the Benefit Rate Guide or the Income Security Programs office nearest you for the list of countries covered by these agreements.

Canada Pension Plan

Are You Eligible for Canada Pension Plan Retirement Benefits?

If you have contributed to the Canada Pension Plan you are entitled to receive monthly *Retirement Benefits* as soon as you turn 65, whether or not you continue working.

When Do You Apply?

You should apply to your nearest Income Security Programs office at least six months before your 65th birthday.

If you decide to keep working after 65, you have an important decision to make. You can receive your pension based on the contributions you made up to 65. If you choose this option, you are no longer permitted to contribute to the Plan. Or you can decide to defer your pension and continue making contributions until you turn 70. After that age, no further contributions can be made.

The staff at your nearest Income Security Programs office will be pleased to assist you in making the choice that best suits your particular situation. Be sure to discuss this well in advance of your 65th birthday. Failure to do so could result in loss of benefits.

If you apply after 65, your pension may be effective from up to 11 months before your application is received, or 1 month after you last contributed, or the month you request your pension to begin, whichever is latest.

What Documents Are Required?

- Your social insurance number;
- Proof of age (if neither a birth nor a baptismal certificate is available, contact your nearest Income Security Programs office for a list of other acceptable proof).

Note: Don't delay making application even if the required documents are not immediately available.

Are You Keeping Track of Your Earnings Record?

Your eligibility for Canada Pension Plan benefits and the amount you receive are based on your earnings. It is important to check your earnings record regularly to ensure that it is accurate. Every employee or self-employed person who contributed to the Canada Pension Plan may ask to see his or her record of pensionable earnings once a year. Each record is kept under your surname and social insurance number. Ask for an *Application for Statement of Earnings* from your nearest Income Security Programs office.



Do You Have All the Facts? Consult This Checklist

- Canada Pension Plan benefits are adjusted in January each year to reflect any cost of living increase.
- Canada Pension Plan benefits are subject to Income Tax. You may request that specific amounts be deducted from your monthly payments for tax purposes.
- Your benefit is payable anywhere in the world.
- If you are unable to apply because of illness or infirmity, the application may be made on your behalf.
- If a member of your family was eligible for Canada Pension Plan benefits, but died before making application for those benefits, you or the estate may be entitled to retroactive payments. Application must be made within one year of the relative's death.
- If you leave Canada, you are still eligible for a Retirement Pension based on your previous earnings and contributions to the Plan.
- Your pension benefits may be made payable retroactively for up to 12 months when your application is approved.
- You will receive your monthly pension payments for the rest of your life.
- You have the right to appeal any decision made concerning your pension application.

Note: The Plan is Canada-wide except in Quebec, which has established its own comparable pension program, the Quebec Pension Plan. The two plans are closely coordinated, however, and because all benefits are portable, you are protected wherever you may live or work.

Do You Know What Additional Retirement Income Is Available?

The *Guaranteed Income Supplement* is an additional benefit available to those recipients of Old Age Security who have little or no other income.

If you are between 60 and 65, and married to or living as husband or wife with a person who is receiving the Old Age Security Pension and the Guaranteed Income Supplement, you may be eligible for a Spouse's Allowance.

A booklet entitled *More Retirement Income. Do You Qualify?* has been prepared to help you determine whether you are entitled to receive additional income. A copy may be obtained from your nearest Income Security Programs office. The staff will be pleased to answer your questions.

Do You Need More Information?

Phone the Income Security Programs office nearest you. You will find the telephone number in your telephone directory listed under Income Security Programs or the program name.

We will be pleased to send you any of the publications listed below. Check the ones you want and mail the form to any Income Security Programs office or call in and ask for them. You will find the address of the office nearest you in your telephone directory.

Are You Eligible? describes the range of financial benefits available to parents, senior citizens, the disabled and their children, and to the surviving dependents of Canada Pension Plan contributors.

Benefit Rate Guide provides the most recent payment rates to which you and your family may be entitled. This booklet is revised every three months.

More Retirement Income. Do You Qualify? describes the benefits available to supplement the retirement incomes of those with little or no other income.

The Canada Pension Plan. It's More Than Just a Pension provides an explanation of Canada Pension Plan contributions and the many types of benefits available to you and your family.

Your Family Allowances describes the programs designed to help families with the cost of raising their children.

Disability Benefits for You and Your Children describes the benefits and assistance available to you and your children if you are or should become disabled.

Death and Survivors' Benefits for Your Family describes the benefits to which the family of a deceased Canada Pension Plan contributor may be entitled, to help cover funeral expenses and to provide some financial security.

Sharing the Pension Credits (If Your Marriage Ends) describes the procedure by which you and your ex-spouse may divide the pension credits built up during the time you were married.



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and Welfare
Canada

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Bien-être social
Canada

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To: Income Security Programs

Please send me the marked booklets.

- ☐ Are You Eligible?
- ☐ Benefit Rate Guide
- ☐ More Retirement Income. Do You Qualify?
- ☐ The Canada Pension Plan. It's More Than Just a Pension
- ☐ Your Family Allowances
- ☐ Disability Benefits for You and Your Children
- ☐ Death and Survivors' Benefits for Your Family
- ☐ Sharing the Pension Credits (If Your Marriage Ends)

From: Name _____

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